

**IN THE CLAIMS**

Please amend the claims as follows:

Claim 1 (Original): A method for budgeting, comprising:

providing a worksheet including an arrangement of a funds total, an expenditure, a maximizable cost, and a cumulative cost;

determining the funds total from at least an income amount;

identifying the expenditure representing a predetermined amount;

classifying the expenditure as one of a category of a plurality of categories;

computing the maximizable cost associated with the expenditure;

generating the cumulative cost associated with the category of the plurality of categories;

updating the worksheet; and

updating the income amount.

Claim 2 (Original): The method of Claim 1, wherein the expenditure is a plurality of expenditures representing a plurality of predetermined amounts.

Claim 3 (Original): The method of Claim 2, further comprising summing the expenditures to create an expenditure total.

Claim 4 (Original): The method of Claim 3, wherein the maximizable cost is a plurality of maximizable costs.

Claim 5 (Original): The method of Claim 4, further comprising summing the maximizable costs to create a total maximizable cost.

Claim 6 (Original): The method of Claim 5, wherein the cumulative cost is a plurality of cumulative costs.

Claim 7 (Original): The method of Claim 6, further comprising summing the cumulative costs to create a total cumulative cost.

Claim 8 (Original): The method of Claim 7, further comprising:

- initializing the predetermined amount for the category to the expenditure;
- updating the maximizable cost associated with the expenditure;
- updating the cumulative cost associated with the expenditure;
- updating the expenditure total;
- updating the total maximizable cost; and
- updating the total cumulative cost.

Claim 9 (Original): The method of Claim 8, wherein determining the funds total comprises:

- determining the income amount at the predetermined time;
- determining an available bank balance at the predetermined time;
- determining a subaccount at a predetermined time; and
- summing the income amount, the available bank balance and the subaccount to create a funds total.

Claim 10 (Original): The method of Claim 9, wherein determining the available bank balance comprises:

determining a bank account balance; and  
subtracting a minimum balance.

Claim 11 (Original): The method of Claim 10, wherein updating the worksheet comprises:

updating the bank account;  
updating the subaccount; and  
updating the funds total.

Claim 12 (Original): The method of Claim 11, wherein updating the income amount comprises:

deducting the income amount; and  
increasing the bank account balance by the income amount.

Claim 13 (Withdrawn) The method of Claim 9, wherein the subaccount is selected from a group of subaccounts consisting of a financial account, money market account, a checking account, a savings account, passbook account, an ATM account and a cash account.

Claim 14 (Withdrawn): The method of Claim 13, wherein updating the subaccount includes determining the balance of the subaccounts.

Claim 15 (Withdrawn): The method of Claim 14, wherein updating the worksheet includes funding the expenditure by deducting the subaccount by the expenditure amount.

Claim 16 (Original): The method of Claim 9, wherein the plurality of categories are selected from a group consisting of a Save, a Credit Card, a Mortgage, a Rent, a Homeowners Dues, an Electricity, a Phone, a Water, a Home Insurance, a Cable Television, an Internet Service, a Toll Cost, a Laundry, a Car Payment, a Gas, a Car Insurance, a Car Maintenance, a Health Club, a Haircut, a Prescription, a Charity, a Vacation, an Entertainment, a Clothing, a Personal Care, a Tuition, a Child Activities, a Meals, a Groceries and a Miscellaneous.

Claim 17 (Original): The method of Claim 16, wherein the method is employed as a computerized spreadsheet.

Claim 18 (Withdrawn): The method of Claim 1, wherein computing the maximizable cost comprises:

- determining a total number of hours worked in a period; determining a salary for the period;
- dividing the salary by the total number of hours worked in the period to obtain a maximizable factor; and
- dividing the expenditure by the maximizable factor.

Claim 19 (Withdrawn): The method of Claim 1, wherein generating the cumulative cost comprises:

- determining an initial budget for the category;

adding the initial budget to the cumulative cost; determining the predetermined amount for the category;

subtracting the predetermined amount for the category from the cumulative cost.

Claim 20 (Withdrawn): The method of Claim 1, wherein updating the worksheet comprises:

funding the expenditure; and

annotating the funding with a double entry system.

Claim 21 (Withdrawn): The method of Claim 20, further comprising:

identifying a payment source, wherein the payment source is selected from a group of a credit card, a cash account, a checking account, a money market account, an ATM account, and a passbook account.

Claim 22 (Withdrawn): The method of Claim 9, further comprising arranging the categories, the expenditures, the expenditure total, the maximizable costs, the total maximizable costs, the cumulative costs, the total cumulative costs, the income amount, the available bank balance, the subaccount and the funds total in a distributed format on a medium.

Claim 23 (Withdrawn): The method of Claim 22, wherein the medium is a spreadsheet.

Claim 24 (Original): A method for budgeting, comprising:

providing a worksheet including an arrangement of a funds total, an expenditure, a maximizable cost and a cumulative cost;

- determining the funds total from at least an income amount;
- identifying the expenditure representing a predetermined amount;
- classifying the expenditure as one of a category of a plurality of categories;
- computing the maximizable cost associated with the expenditure;
- generating the cumulative cost associated with the category of the plurality of categories; and
- updating the worksheet.

Claim 25 (Original): The method of Claim 24, wherein the expenditure is a plurality of expenditures representing a plurality of predetermined amounts, and wherein the maximizable cost is a plurality of maximizable costs, and wherein the cumulative cost is a plurality of cumulative costs.

Claim 26 (Original): The method of Claim 25, further comprising:

- summing the expenditures to create an expenditure total;
- summing the maximizable costs to create a total maximizable cost; and
- summing the cumulative costs to create a total cumulative cost.

Claim 27 (Original): The method of Claim 26, further comprising:

- initializing the predetermined amount for the category to the expenditure;
- updating the maximizable cost associated with the expenditure;
- updating the cumulative cost associated with the expenditure;
- updating the expenditure total;

updating the total maximizable cost; and  
updating the total cumulative cost.

Claim 28 (Original): The method of Claim 27, wherein determining the funds total comprises:

determining the income amount at the predetermined time;  
determining an available bank balance at the predetermined time;  
determining a subaccount at a predetermined time; and  
summing the income amount, the available bank balance and the subaccount to  
create a funds total.

Claim 29 (Original): The method of Claim 28, wherein determining the available bank balance comprises:

determining a bank account balance; and  
subtracting a minimum balance.

Claim 30 (Original): The method of Claim 29, wherein updating the worksheet comprises:

updating the bank account;  
updating the subaccount; and  
updating the funds total.

Claim 31 (Original): The method of Claim 30, wherein updating the income amount comprises:

deducting the income amount; and

increasing the bank account balance by the income amount.

Claim 32 (Withdrawn): The method of Claim 29, wherein the subaccount is selected from a group of subaccounts consisting of a financial account, a money market account, a checking account, a savings account, a passbook account, an ATM account and a cash account.

Claim 33 (Withdrawn): The method of Claim 32, wherein updating the subaccount includes determining the balance of the subaccounts.

Claim 34 (Withdrawn): The method of Claim 33, wherein updating the worksheet includes funding the expenditure by deducting the subaccount by the expenditure amount.

Claim 35 (Original): The method of Claim 26, wherein the plurality of categories are selected from a group consisting of a Save, a Credit Card, a Mortgage, a Rent, a Homeowners Dues, an Electricity, a Phone, a Water, a Home Insurance, a Cable Television, an Internet Service, a Toll Cost, a Laundry, a Car Payment, a Gas, a Car Insurance, a Car Maintenance, a Health Club, a Haircut, a Prescription, a Charity, a Vacation, an Entertainment, a Clothing, a Personal Care, a Tuition, a Child Activities, a Meals, a Groceries and a Miscellaneous.

Claim 36 (Original): The method of Claim 35, wherein the method is employed as a computerized spreadsheet.

Claim 37 (Withdrawn): The method of Claim 24, wherein computing the maximizable cost comprises:



determining a total number of hours worked in a period; determining a salary for the period;

dividing the salary by the total number of hours worked in the period to obtain a maximizable factor; and

dividing the expenditure by the maximizable factor.

Claim 38 (Withdrawn): The method of Claim 24, wherein generating the cumulative cost comprises:

determining an initial budget for the category;

adding the initial budget to the cumulative cost;

determining the predetermined amount for the category;

subtracting the predetermined amount for the category from the cumulative cost.

Claim 39 (Withdrawn): The method of Claim 24, wherein updating the worksheet comprises:

funding the expenditure; and

annotating the funding with a double entry system.

Claim 40 (Withdrawn): The method of Claim 39, further comprising:

identifying a payment source, wherein the payment source is selected from a group of a credit card, a cash account, a checking account, a money market account, an ATM account, and a passbook account.

Claim 41 (Withdrawn): The method of Claim 26, further comprising arranging the categories, the expenditures, the expenditure total, the maximizable costs, the total maximizable costs, the cumulative costs, the total cumulative costs, the income amount, the available bank balance, the subaccount and the funds total in a distributed format on a medium.

Claim 42 (Withdrawn): The method of Claim 41, wherein the medium is a spreadsheet.

Claim 43 (Original): A computer-readable medium for budgeting, comprising:

a processor programmed to:

provide a worksheet including an arrangement of a funds total, an expenditure, a maximizable cost and a cumulative cost;

determine the funds total from at least an income amount;

identify the expenditure representing a predetermined amount;

classify the expenditure as one of a category of a plurality of categories;

compute the maximizable cost associated with the expenditure;

generate the cumulative cost associated with the category of the plurality of categories; and

update the worksheet.

Claim 44 (Original): The medium of Claim 43, wherein the expenditure is a plurality of expenditures representing a plurality of predetermined amounts, and wherein the maximizable cost is a plurality of maximizable costs, and wherein the cumulative cost is a plurality of cumulative costs.

Claim 45 (Original): The medium of Claim 44, wherein the processor is further programmed to:

- sum the expenditures to create an expenditure total;
- sum the maximizable costs to create a total maximizable cost; and
- sum the cumulative costs to create a total cumulative cost.

Claim 46 (Original): The medium of Claim 45, wherein the processor is further programmed to:

- initialize the predetermined amount for the category to the expenditure;
- update the maximizable cost associated with the expenditure;
- update the cumulative cost associated with the expenditure;
- update the expenditure total;
- update the total maximizable cost; and
- update the total cumulative cost.

Claim 47 (Original): The medium of Claim 46, wherein to determine the funds total comprises:

- determine the income amount at the predetermined time;
- determine an available bank balance at the predetermined time;
- determine a subaccount at a predetermined time; and
- sum the income amount, the available bank balance and the subaccount to create a funds total.

Claim 48 (Original): The medium of Claim 47, wherein to determine the available bank balance comprises:

determine a bank account balance; and  
subtract a minimum balance.

Claim 49 (Original): The medium of Claim 48, wherein to update the worksheet comprises:

update the bank account;  
update the subaccount; and  
update the funds total.

Claim 50 (Original): The medium of Claim 49, wherein to update the income amount comprises:

deduct the income amount; and  
increase the bank account balance by the income amount.

Claim 51 (Withdrawn): The medium of Claim 48, wherein the subaccount is selected from a group of subaccounts consisting of a financial account, a money market account, a checking account, a savings account, a passbook account, an ATM account and a cash account.

Claim 52 (Withdrawn): The medium of Claim 51, wherein to update the subaccount includes to determine the balance of the subaccounts.

Claim 53 (Withdrawn): The medium of Claim 52, wherein to update the worksheet includes to fund the expenditure by deducting the subaccount by the expenditure amount.

Claim 54 (Original): The medium of Claim 45, wherein the plurality of categories are selected from a group consisting of a Save, a Credit Card, a Mortgage, a Rent, a Homeowners Dues, an Electricity, a Phone, a Water, a Home Insurance, a Cable Television, an Internet Service, a Toll Cost, a Laundry, a Car Payment, a Gas, a Car Insurance, a Car Maintenance, a Health Club, a Haircut, a Prescription, a Charity, a Vacation, an Entertainment, a Clothing, a Personal Care, a Tuition, a Child Activities, a Meals, a Groceries and a Miscellaneous.

Claim 55 (Original): The medium of Claim 54, wherein the medium is employable as a computerized spreadsheet.

Claim 56 (Withdrawn): The medium of Claim 43, wherein to compute the maximizable cost comprises:

determine a total number of hours worked in a period; determine a salary for the period;

divide the salary by the total number of hours worked in the period to obtain a maximizable factor; and

divide the expenditure by the maximizable factor

Claim 57 (Withdrawn): The medium of Claim 43, wherein to generate the cumulative cost comprises:

determine an initial budget for the category;

add the initial budget to the cumulative cost;  
determine the predetermined amount for the category;  
subtract the predetermined amount for the category from the cumulative cost.

Claim 58 (Withdrawn): The medium of Claim 43, wherein to update the worksheet comprises:

fund the expenditure; and  
annotate the funding with a double entry system.

Claim 59 (Withdrawn): The medium of Claim 58, wherein the processor is further programmed to:

identify a payment source, wherein the payment source is selected from a group of a credit card, a cash account, a checking account, a money market account, an ATM account, and a passbook account.

Claim 60 (Withdrawn): The medium of Claim 45, wherein the processor is further programmed to arrange the categories, the expenditures, the expenditure total, the maximizable costs, the total maximizable costs, the cumulative costs, the total cumulative costs, the income amount, the available bank balance, the subaccount and the funds total in a distributed format on a medium.

Claim 61 (Withdrawn): The medium of Claim 60, wherein the medium is a spreadsheet.